

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

SAUDDY NOEMI HERNANDEZ ONEILL  
JOAN LAUREANO COLON

DEBTORS

CASE NO 19-06674/EAG

CHAPTER 13

**DEBTORS' NOTICE OF FILING OF AMENDED SCHEDULES "I" & "J"**  
**OFFICIAL FORMS 106I & 106J**

**TO THE HONORABLE COURT:**

**COME NOW, SAUDDY NOEMI HERNANDEZ ONEILL and JOAN LAUREANO COLON**, the Debtors in the above captioned case, through the undersigned attorney, and very respectfully state and pray as follows:

- 1.The Debtors are hereby submitting ***Amended Schedules "I" and "J"***, dated December 21, 2023, herewith and attached to this motion.
- 2.The amendments to Schedules "I" and "J" are filed **to reflect Debtors' actual income and separate household expenses**, in the above captioned case.

**NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)**

**Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.**

### **CERTIFICATE OF SERVICE**

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtors and to all creditors and interested parties appearing in the master address list, hereby attached.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 21<sup>st</sup> day of December, 2023.

**/s/Roberto Figueroa Carrasquillo**

USDC #203614

RFIGUEROA CARRASQUILLO LAW OFFICE PSC

ATTORNEY FOR the DEBTOR

PO BOX 186 CAGUAS PR 00726

TEL NO 787-744-7699/787-963-7699

Email: [rfc@rfigueroalaw.com](mailto:rfc@rfigueroalaw.com)

**Fill in this information to identify your case:**

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL

Debtor 2 JOAN LAUREANO COLON  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:19-bk-6674  
(If known)

Check if this is:

- ☒ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY**Official Form 106I****Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

- ☒ Employed  
☐ Not employed

**Occupation**Manager**Employer's name**Green Windows Corp**Employer's address**State Road 174  
Parque Industrial Minillas  
Bayamon, PR 00958**Debtor 2 or non-filing spouse**

- ☒ Employed  
☐ Not employed

Data Processing SpecialistInfokeepers of Puerto RicoPO Box 2353  
Toa Baja, PR 00951-2358**How long employed there?**11 years6 months**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>2,946.67</u>	\$ <u>1,618.83</u>
<b>3. Estimate and list monthly overtime pay.</b>	+\$ <u>0.00</u>	+\$ <u>0.00</u>
<b>4. Calculate gross income.</b> Add line 2 + line 3.	\$ <u>2,946.67</u>	\$ <u>1,618.83</u>



Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL  
Debtor 2 JOAN LAUREANO COLON

Case number (if known) 3:19-bk-6674

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 2,946.67	\$ 1,618.83	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 439.62	\$ 184.66	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 0.00	\$ 0.00	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify: PR SDI TAX	5h. \$ 0.00	\$ 4.85	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 439.62	\$ 189.51	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2,507.05	\$ 1,429.32	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify:	8h. \$ 0.00	\$ 0.00	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,507.05 + \$ 1,429.32 = \$ 3,936.37		
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			11. +\$ 0.00
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies			12. \$ 3,936.37 Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:			

**Fill in this information to identify your case:**

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL

Debtor 2 JOAN LAUREANO COLON  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:19-bk-6674  
(If known)

Check if this is:

- ☒ An amended filing  
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY**Official Form 106J****Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☐ No. Go to line 2.  
☒ Yes. Does Debtor 2 live in a separate household?  
☐ No  
☒ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

**2. Do you have dependents?** ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....**Dependent's relationship to Debtor 1 or Debtor 2****Dependent's age****Does dependent live with you?**

Do not state the dependents names.

- ☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?** ☒ No  
☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**Your expenses****4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.4. \$ 0.00**If not included in line 4:**

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$ 0.00  
4b. \$ 0.00  
4c. \$ 85.00  
4d. \$ 0.00  
5. \$ 0.00

**5. Additional mortgage payments for your residence, such as home equity loans****6. Utilities:**

- 6a. Electricity, heat, natural gas  
6b. Water, sewer, garbage collection  
6c. Telephone, cell phone, Internet, satellite, and cable services  
6d. Other. Specify: Gas

6a. \$ 187.00  
6b. \$ 84.00  
6c. \$ 245.50  
6d. \$ 35.00

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL  
Debtor 2 JOAN LAUREANO COLON

Case number (if known) 3:19-bk-6674

7. Food and housekeeping supplies	7. \$	180.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	65.00
10. Personal care products and services	10. \$	75.00
11. Medical and dental expenses	11. \$	42.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	260.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	65.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	0.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	787.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	2,110.50
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	1,448.87
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	3,559.37
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,936.37
23b. Copy your monthly expenses from line 22c above.	23b. -\$	3,559.37
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	377.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	



Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL  
Debtor 2 JOAN LAUREANO COLON

Case number (if known) 3:19-bk-6674

**Fill in this information to identify your case:**

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL  
Debtor 2 JOAN LAUREANO COLON  
(Spouse, if filing)  
United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO  
Case number 3:19-bk-6674  
(If known)

Check if this is:

- ☒ An amended filing  
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

☐

**Official Form 106J-2**

**Schedule J-2: Your Expenses for Separate Household of Debtor 2**

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Do you and Debtor 1 maintain separate households?

☐ No. Do not complete this form.  
☒ Yes

2. Do you have dependents? ☒ No

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Do not state the dependents names.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 2

Dependent's age

Does dependent live with you?

☐ No  
☐ Yes

☐ No  
☐ Yes

☐ No  
☐ Yes

☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 424.00

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$ 0.00  
4b. \$ 0.00  
4c. \$ 80.00  
4d. \$ 0.00

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL  
Debtor 2 JOAN LAUREANO COLON

Case number (if known) 3:19-bk-6674

5. Additional mortgage payments for your residence, such as home equity loans	5. \$	0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	95.00
6b. Water, sewer, garbage collection	6b. \$	60.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	220.00
6d. Other. Specify: Gas	6d. \$	20.00
7. Food and housekeeping supplies	7. \$	250.87
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	0.00
10. Personal care products and services	10. \$	34.00
11. Medical and dental expenses	11. \$	85.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	150.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	30.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	0.00
15d. Other insurance. Specify:	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify:	17c. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify:	19. \$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify:	21. +\$	0.00
22. Your monthly expenses. Add lines 5 through 21. The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.	\$	1,448.87

23. Line not used on this form.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:



**Fill in this information to identify your case:**

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL  
First Name Middle Name Last Name

Debtor 2 JOAN LAUREANO COLON  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:19-bk-6674  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ SAUDDY NOEMI HERNANDEZ ONEILL  
SAUDDY NOEMI HERNANDEZ ONEILL  
Signature of Debtor 1

Date December 21, 2023

X /s/ JOAN LAUREANO COLON  
JOAN LAUREANO COLON  
Signature of Debtor 2

Date December 21, 2023

Label Matrix for local noticing  
0104-3  
Case 19-06674-EAG13  
District of Puerto Rico  
Old San Juan  
Thu Dec 21 09:40:26 AST 2023

POPULAR AUTO LLC  
PO BOX 366818  
SAN JUAN, PR 00936-6818

Banco Popular de Puerto Rico  
Bankruptcy Department  
PO Box 366818  
San Juan, PR 00936-6818

Citibank, N.A.  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

FIRST BANK  
CONSUMER SERVICE CENTER  
BANKRUPTCY DIVISION -CODE 248  
PO BOX 9146, SAN JUAN PR 00908-0146

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Money Express  
PO Box 9146  
San Juan, PR 00908-0146

Synch/Rooms to Go  
C/o  
PO Box 965036  
Orlando, FL 32896-5036

Synchrony Bank  
c/o of PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

BANCO POPULAR DE PUERTO RICO, SERVICER FOR F  
C/O SARLAW LLC  
BANCO POPULAR CENTER, SUITE 1022  
209 MUNOZ RIVERA AVE  
SAN JUAN, PR 00918-1002

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

CICA Collection Agency, Inc  
PO Box 12338  
San Juan, PR 00914-0338

(p)PUERTO RICO TELEPHONE COMPANY DBA CLARO PR  
PO BOX 360998  
SAN JUAN PR 00936-0998

Discover Fin Svcs LLC  
PO Box 15316  
Wilmington, DE 19850-5316

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Synch/Car Care Pep Boy  
C/o  
PO Box 965036  
Orlando, FL 32896-5036

Synch/Walmart  
PO Box 30281  
Salt Lake City, UT 84130-0281

Thd/Cbna  
PO Box 6497  
Sioux Falls, SD 57117-6497

(p)RODRIGUEZ FERNANDEZ LAW OFFICE LLC  
ATTN ISLAND PORTFOLIO AS SERVICER OF FAIRWAY  
P O BOX 361110  
SAN JUAN PR 00936-1110

BANCO POPULAR DE PUERTO RICO  
SERVICER FOR FREDDIE MAC  
PO BOX 362708(762)  
SAN JUAN PR 00936-2708

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

DEL VALLE RODRIGUEZ LAW OFFICES PSC  
LCDO JOSE RAFAEL DEL VALLE RODRIGUEZ  
PO BOX 10590  
SAN JUAN, PR 00922-0590

EASTERN AMERICA INSURANCE CO  
PO BOX 9023862  
SAN JUAN PR 00902-3862

Island Finance  
PO Box 71504  
San Juan, PR 00936-8604

MONEY EXPRESS  
CONSUMER SERVICE CENTER  
BANKRUPTCY DIVISION (CODE 248)  
PO BOX 9146 SAN JUAN PR 00908-0146

Synch/Jc Penney Pr  
PO Box 965007  
Orlando, FL 32896-5007

Synch/tjx Cos  
PO Box 965015  
Orlando, FL 32896-5015

UNIVERSIDAD CENTRAL DE BAYAMON  
PO BOX 1725  
BAYAMON, PR 00960-1725

JOAN LAUREANO COLON  
RR6 BOX 6936  
TOA ALTA, PR 00953-9320

JOSE RAMON CARRION MORALES  
PO BOX 9023884  
SAN JUAN, PR 00902-3884

MONSITA LECAROS ARIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

SAUDY NOEMI HERNANDEZ ONEILL  
RR6 BOX 6936  
TOA ALTA, PR 00953-9320

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

ISLAND PORTFOLIO SERVICES LLC AS SERVICER OF  
PO BOX 361110  
SAN JUAN, PR 00936

Claro  
PO Box 360998  
San Juan, PR 00936-0998

Internal Revenue Service  
PO Box 21126  
Philadelphia, PA 19114-0326

(d) Island Portfolio Services, LLC as servicer  
PO BOX 361110  
San Juan PR 00936

Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud Mn 56302-9617

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) Popular Auto  
PO Box 366818  
San Juan, PR 00936-6818

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35